

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: LOUISETTE PIERRE

Case No.: 17-28135

Judge: Papalia

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: August 30, 2018

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Part 1: Payment and Length of Plan

a. The debtor shall pay 260.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:
Description: Loan modification was granted by Nationstar on 9/9/2016.
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Debtor's motion to compel Nationstar to provide her with the loan modification based on completion of the TPP payments is returnable September 6, 2018.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Nationstar Mortgage (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
John M. Esposito, Esq.	Attorney's fees	To be determined

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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Nationstar Mortgage	1151 Passaic Avenue Linden, NJ 07036	0	0.00	0	2,783.18
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
-NONE-				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
-NONE-			

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

Creditor
-NONE-

g. Secured Claims to be Paid in Full Through the Plan ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

Part 5: Unsecured Claims ☐ **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
-NONE-				

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-petition claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9 : Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Nationstar refuses to comply with the modification agreement	Debtor is seeking more time in order to compel Nationstar to comply with the modification agreement

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>August 30, 2018</u>	<u>/s/ John M. Esposito, Esq.</u> John M. Esposito, Esq. JE-1072 Attorney for the Debtor
Date:	<u>August 30, 2018</u>	<u>/s/ LOUISETTE PIERRE</u> LOUISETTE PIERRE Debtor
Date:	_____	_____
		Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>August 27, 2018</u>	<u>/s/ John M. Esposito, Esq.</u> John M. Esposito, Esq. JE-1072 Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>August 27, 2018</u>	<u>/s/ LOUISETTE PIERRE</u> LOUISETTE PIERRE Debtor
Date:	_____	_____
		Joint Debtor

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Louisette Pierre
 Debtor

Case No. 17-28135-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db Louisette Pierre, 1151 Passaic Avenue, Linden, NJ 07036-2058
 aty +Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933,
 San Diego, CA 92177-7921
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper as servic, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +US Bank National Association, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
 517053284 +Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570
 517053285 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 517053289 +Department of Treasury, Division of Taxation, P O Box 288, Trenton, NJ 08695-0288
 517053292 +IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 517053294 +KML Law Group, P.C, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517053295 +Knuckles, Komosinski & Manfro, LLP, Attn: Louis A Leithan, Esq., 50 Tice Blvd, Suite 183,
 Woodcliff Lake, NJ 07677-7681
 517053299 +Linden Medical Associates, 540 S Wood Ave, Linden, NJ 07036-3232
 517053301 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, Nationstar Mortgage Attn: Bankruptcy,
 350 Highland Dr, Lewisville, TX 75067)
 517053302 Office of Foreclosure, Hughes Justice Complex, 25 Market Street, PO Box 971,
 Trenton, NJ 08625-0971
 517053303 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 517053308 +State of New Jersey, Division of Taxation, PO Box 222, Trenton, NJ 08602-0222
 517136079 +U.S. Bank National Association, as Trustee, PO Box 619096, Dallas, TX 75261-9096
 517053311 +US Bank National Association, c/o Phelan, Hallinan & Schmieg, LLC, 400 Fellowship Road,
 Suite 100, Mount Laurel, NJ 08054-3437
 517053309 +Union County Sheriff's Office, FORECLOSURE UNIT 1st Floor, 10 Elizabethtown Plaza,
 Elizabeth, NJ 07202-3451
 517053310 +Union County Sheriff's Office (Class 2), Attn: Ralph G. Froehlich, Sheriff,
 10 Elizabethtown Plaza 1st Floor, Elizabeth, NJ 07202-3451
 517053312 William S Winters Esq., 199 NJ 18, East Brunswick, NJ 08816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 31 2018 23:04:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 31 2018 23:04:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517053280 E-mail/Text: ebn@americollect.com Aug 31 2018 23:04:42 Americollect Inc, Attn: Bankruptcy,
 Po Box 1566, Manitowoc, WI 54221
 517053287 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Aug 31 2018 23:05:55
 Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
 517053288 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 31 2018 23:07:28 Capital One,
 Po Box 30253, Salt Lake City, UT 84130-0253
 517053290 +E-mail/Text: bankruptcynotices@dcicollect.com Aug 31 2018 23:05:16 Diversified Consultant,
 Dci, Po Box 551268, Jacksonville, FL 32255-1268
 517053291 +E-mail/Text: bknotice@ercbpo.com Aug 31 2018 23:04:37 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517053293 +E-mail/Text: cio.bncmail@irs.gov Aug 31 2018 23:03:59 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 517053300 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 31 2018 23:04:26 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 517053305 +E-mail/Text: bankruptcy@senexco.com Aug 31 2018 23:03:43 Senex Services Corp,
 333 Founders Rd, Indianapolis, IN 46268
 517053304 +E-mail/Text: bankruptcy@savit.com Aug 31 2018 23:05:42 Sa-vit Enterprises, 46 W Ferris St,
 East Brunswick, NJ 08816-2159
 517053307 +E-mail/Text: clientservices@simonsagency.com Aug 31 2018 23:05:29 Simons Agency Inc,
 4963 Wintersweet Dr, Liverpool, NY 13088-2176
 517067791 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 31 2018 23:18:49 T Mobile/T-Mobile USA Inc,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517160911 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 31 2018 23:18:49 Verizon,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517053283* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
 (address filed with court: Americollect Inc, Attn: Bankruptcy, Po Box 1566,
 Manitowoc, WI 54221)
 517053281* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
 (address filed with court: Americollect Inc, Attn: Bankruptcy, Po Box 1566,
 Manitowoc, WI 54221)
 517053282* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
 (address filed with court: Americollect Inc, Attn: Bankruptcy, Po Box 1566,
 Manitowoc, WI 54221)
 517053286* +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 517053297* +Lazarus Financial Grou, 2301 N Central Expy Ste, Plano, TX 75075-2586

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 34

Date Rcvd: Aug 31, 2018

***** BYPASSED RECIPIENTS (continued) *****

517053298* +Lazarus Financial Grou, 2301 N Central Expy Ste, Plano, TX 75075-2586
517053306* ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4932
(address filed with court: Senex Services Corp, 333 Founders Rd, Indianapolis, IN 46268)
517053296 ##+Lazarus Financial Grou, 2301 N Central Expy Ste, Plano, TX 75075-2586

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1 cwohlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, S cmecf@sternlav.com
John M. Esposito on behalf of Debtor Louisette Pierre john@lawjme.com, r54015@notify.bestcase.com;art@lawjme.com
Kevin M. Buttery on behalf of Creditor US Bank National Association bkyefile@rasflaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Sindi Mncina on behalf of Creditor US Bank National Association smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8